

## CLAIMS

We claim:

1. A method of designing a life insurance program for an organization comprising the steps of:  
obtaining a list of consenting donors who have consented to participate in the life insurance program; and  
constructing a matrix-driven mortality pool of enrolled donors, wherein the enrolled donors are selected to form the mortality pool based on the donors' ages.
2. The method according to claim 1, wherein the enrolled donors are selected to form the mortality pool based not only on age, but also on gender.
3. The method according to claim 1, wherein the enrolled donors are selected to form the mortality pool based not only on age, but also on gender and smoking classification.

1 4. The method according to claim 1, wherein:  
2 the mortality matrix describes an ideal participant pool having pool members of selected  
3 age and gender;  
4 the mortality matrix is constructed by selecting an average age for the pool members and  
5 selecting pool members such that a selected percentage of the total number of pool  
6 members are of an age within a selected deviation of the average age;  
7 the mortality matrix includes an upper age limit and a lower age limit for pool members;  
8 the percentage of pool members at the upper age limit is less than the selected percentage  
9 of the pool members within the selected deviation of the average age; and  
10 the percentage of pool members at the lower age limit is less than the selected percentage  
11 of the pool members within the selected deviation of the average age.

1 5. The method according to claim 1, wherein approximately twenty percent of the enrolled  
2 donors are between the ages of 37 and 43 years.

1 6. The method according to claim 1, wherein the enrolled donors range in age from 20 to 75  
2 years.

1 7. The method according to claim 1, wherein the mortality pool is constructed without  
2 considering the medical condition of any of the enrolled donors.

- 1 8. The method according to claim 1 further comprising the step of soliciting potential donors  
2 for participation in the life insurance program.
- 1 9. The method according to claim 1 further comprising the step of issuing a life insurance  
2 policy to cover each enrolled donor in the mortality pool.
- 1 10. The method according to claim 9, wherein the life insurance policy is a non dividend paying,  
2 non participating, flexible premium adjustable universal life insurance policy.
- 1 11. The method according to claim 1 further comprising the steps of:  
2 assisting the organization in paying a premium payment for a life insurance policy on at  
3 least one donor in the mortality pool; and  
4 assisting the organization in receiving a death benefit payment from a life insurance  
5 policy on at least one donor in the mortality pool.
- 1 12. The method according to claim 1 further comprising the steps of:  
2 receiving a death benefit payment on behalf of the organization from a life insurance  
3 policy on at least one donor in the mortality pool; and  
4 paying a recurring premium payment on behalf of the organization for a life insurance  
5 policy on at least one donor in the mortality pool.

1 13. The method according to claim 1 further comprising the step of assisting the organization in  
2 obtaining financing for a portion of the cost of the life insurance program.

1 14. The method according to claim 1, wherein the mortality pool includes at least one thousand  
2 enrolled donors.

10046006-10270  
T020T 5009400T

1 15. A method of administering a life insurance program for an organization comprising the steps  
2 of:  
3 obtaining a list of donors who have consented to participate in the life insurance program;  
4 forming a mortality matrix that describes an ideal participant pool having pool members  
5 of selected age; and  
6 constructing an actual participant pool of donors from the list of donors that conforms to  
7 the mortality matrix.

1 16. The method according to claim 15, wherein the mortality matrix is formed based not only on  
2 age, but also on gender.

1 17. The method according to claim 15 further comprising:  
2 receiving a death benefit payment on behalf of the organization from a life insurance  
3 policy on at least one donor in the participant pool; and  
4 paying a recurring premium payment on behalf of the organization for a life insurance  
5 policy on at least one donor in the participant pool.

1 18. The method according to claim 15 further comprising the steps of:  
2 assisting the organization in paying a premium payment for a life insurance policy on at  
3 least one donor in the participant pool; and  
4 assisting the organization in receiving a death benefit payment from a life insurance  
5 policy on at least one donor in the participant pool.

1 19. The method according to claim 15, wherein:  
2 the mortality matrix is constructed by selecting an average age for the pool members and  
3 selecting pool members such that a selected percentage of the total number of pool  
4 members are of an age within a selected deviation of the average age;  
5 the mortality matrix includes an upper age limit and a lower age limit for pool members;  
6 the percentage of pool members at the upper age limit is less than the selected percentage  
7 of the pool members within the selected deviation of the average age; and  
8 the percentage of pool members at the lower age limit is less than the selected percentage  
9 of the pool members within the selected deviation of the average age.

1 20. The method according to claim 15, wherein approximately twenty percent of the pool  
2 members are between the ages of 37 and 43 years.

1 21. The method according to claim 15, wherein the pool members range in age from 25 to 75  
2 years.

- 1 22. The method according to claim 15, wherein the mortality matrix is constructed without  
2 considering the medical condition of any of the donors.
- 1 23. The method according to claim 15 further comprising the step of soliciting potential donors  
2 for participation in the life insurance program.
- 1 24. The method according to claim 15 further comprising the step of writing a life insurance  
2 policy to cover at least one donor in the actual participant pool.
- 1 25. The method according to claim 24, wherein the life insurance policy is a universal life  
2 insurance policy.
- 1 26. The method according to claim 15 further comprising the step of assisting the organization  
2 in obtaining financing for a portion of the cost of the life insurance program.
- 1 27. The method according to claim 15, wherein the actual participant pool includes at least one  
2 thousand donors.

1 28. A computer program product in a computer readable medium comprising:  
2 instructions for constructing a matrix-driven mortality pool of enrolled donors desiring to  
3 participate in a life insurance program;  
4 instructions for storing the mortality pool of donors; and  
5 wherein the enrolled donors are selected to form the mortality pool based on the donors'  
6 ages.

1 29. The computer program product according to claim 28 further comprising instructions for  
2 receiving a list of consenting donors who have consented to participate in a life insurance  
3 program.  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60  
61  
62  
63  
64  
65  
66  
67  
68  
69  
70  
71  
72  
73  
74  
75  
76  
77  
78  
79  
80  
81  
82  
83  
84  
85  
86  
87  
88  
89  
90  
91  
92  
93  
94  
95  
96  
97  
98  
99  
100



1 30. The computer program product according to claim 28 further comprising:  
2 instructions for forming the mortality pool, wherein the mortality pool describes an ideal  
3 participant pool having pool members of selected age and gender;  
4 wherein the mortality pool is constructed by selecting an average age for the pool  
5 members and selecting pool members such that a selected percentage of the total  
6 number of pool members are of an age within a selected deviation of the average  
7 age;  
8 wherein the mortality pool includes an upper age limit and a lower age limit for pool  
9 members;  
10 wherein the percentage of pool members at the upper age limit is less than the selected  
11 percentage of the pool members within the selected deviation of the average age;  
12 and  
13 wherein the percentage of pool members at the lower age limit is less than the selected  
14 percentage of the pool members within the selected deviation of the average age.

1 31. The computer program product according to claim 30, wherein approximately twenty  
2 percent of the pool members are between the ages of 37 and 43 years.

1 32. The computer program product according to claim 30, wherein the pool members range in  
2 age from 20 to 75 years.

1 33. The computer program product according to claim 28, wherein the mortality pool is  
2 constructed without considering the medical condition of any of the donors.

1 34. The computer program product according to claim 28 further comprising instructions for  
2 administering the life insurance program for the organization.

100445005 102701  
T0220T 50054001